

Information to identify the case:

Debtor 1	Patricia Ann Harris	Social Security number or ITIN	xxx-xx-4267
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-25613-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Patricia Ann Harris

11/16/18

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Patricia Ann Harris
 Debtor

Case No. 18-25613-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 18

Date Rcvd: Nov 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2018.

db +Patricia Ann Harris, 101 East Gibboro Rd, Apt 701, Lindenwold, NJ 08021-1914
 517683909 #+Eastern Account System, 75 Glen Rd Ste 310, Sandy Hook, CT 06482-1175
 517744330 PNC BANK, NATIONAL ASSOCIATION, KML Law Group PC, Sentry Office Plaza,
 216 Haddon Avenue, Suite 206, Westmont, NJ 08108
 517683913 +PNC Bank, PO Box 8703, Dayton, OH 45401-8703
 517683916 +Udren Law Offices, PC, Woodcrest Corporate Ctr, 111 Woodcrest Road, Suite 200,
 Cherry Hill, NJ 08003-3620
 517683918 +We Efs, Po Box 84712, Sioux Falls, SD 57118-4712

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBTHOMAS.COM Nov 17 2018 04:33:00 Brian Thomas, Brian Thomas, Esq,
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 16 2018 23:48:14 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 16 2018 23:48:10 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517683908 +EDI: NAVIENTFKASMDOE.COM Nov 17 2018 04:33:00 Dept Of Ed/navient, Po Box 9635,
 Wilkes Barre, PA 18773-9635
 517683910 +EDI: RESURGENT.COM Nov 17 2018 04:33:00 Lvnv Funding Llc, Po Box 1269,
 Greenville, SC 29602-1269
 517683911 +EDI: NAVIENTFKASMSERV.COM Nov 17 2018 04:33:00 Navient, Po Box 9500,
 Wilkes Barre, PA 18773-9500
 517683912 +E-mail/Text: electronicbkydocs@nelnet.net Nov 16 2018 23:48:15 Nelnet Loans,
 3015 S Parker Rd, Aurora, CO 80014-2904
 517683914 +EDI: DRIV.COM Nov 17 2018 04:33:00 Santander Consumer Usa, Po Box 961245,
 Ft Worth, TX 76161-0244
 517683915 +EDI: SWCR.COM Nov 17 2018 04:33:00 Sw Crdt Sys, 4120 International Pkwy,
 Carrollton, TX 75007-1958
 517683917 +EDI: VERIZONCOMB.COM Nov 17 2018 04:33:00 Verizon, Po Box 650584, Dallas, TX 75265-0584
 517683919 +EDI: BLUESTEM Nov 17 2018 04:34:00 Webbank/fingerhut Fres, 6250 Ridgewood Rd,
 Saint Cloud, MN 56303-0820
 517683920 +EDI: WFFC.COM Nov 17 2018 04:33:00 Wf Efs, Po Box 84712, Sioux Falls, SD 57118-4712
 TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2018 at the address(es) listed below:

Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.epiqsystems.com
 Denise E. Carlson on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION dcarlson@kmlawgroup.com,
 bkggroup@kmlawgroup.com
 Georgette Miller on behalf of Debtor Patricia Ann Harris info@georgettemillerlaw.com,
 jjustin@georgettemillerlaw.com; georgettemillerlaw@gmail.com; gmcemail@gmail.com; dmayberry@georgettemillerlaw.com; smithcr50524@notify.bestcase.com; cholmes@georgettemillerlaw.com
 Rebecca Ann Solarz on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION
 rsolarz@kmlawgroup.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 18

Date Rcvd: Nov 16, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 5